

APPLICANT'S ART CITATION

(Use several sheets if necessary)

Application **09/241,043**OFGS File No. **P/2167-86**Applicant **Laura A. ENSEL, et al.**Filing Date
February 1, 1999Group Art Unit **N/A**

U.S. PATENT DOCUMENTS

Examiner Initials	Document Number							Date	Name	Class	Sub-class	Filing Date If Appropriate
<i>mm</i>	5	8	4	5	0	7	3	12/01/98	Carlin et al.	395	200.47	04/18/96
<i>mm</i>	5	8	4	8	4	0	0	12/08/98	Chang	705	35	07/01/96

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FOREIGN PATENT DOCUMENTS

Document Number	Date	Country	Class	Sub-class	Translation	
					Yes	No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>mm</i>	Lee P C K et al: "Novahid: A Novel Architecture for Asynchronous, Hierarchical, International, Distributed, Real-Time Payments Processing" IEEE Journal on Selected Areas in Communications, US, IEEE Inc. New York, Vol. 12, no. 6, 1 August 1994, abstract; figures 1, 5-13
<i>mm</i>	SIRBU M et al: "Netbill: An Internet Commerce System Optimized for Network Delivered Services" IEEE Personal communications, IEEE Communications Society, US, vol. 2, no. 4, 1 August 1995, pages 34-39, XP000517588; ISSN: 1070-9916, page 34 - page 35; figures 1,2

Examiner

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Date Considered

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